

Imaged Certificate of Notice Page 1 of 5

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Kelly M. Poesl,

Debtor.

Case No.: 19-25759

Chapter: 13

Hearing Date: December 8, 2021

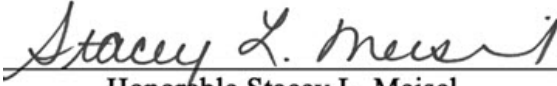
Judge: Stacey L. Meisel

Order Filed on December 13, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

**ORDER APPROVING POST-PETITION FINANCING**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: December 13, 2021**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to refinance real property located at 157 West 4th Street, Bayonne, NJ 07002 pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that from the funds received in connection with the refinance, all liens on the property shall be paid in full, at closing; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- ☐ Satisfy all Plan obligations from financing proceeds
- ☒ Continue to make payments under the Plan as proposed or confirmed
- ☒ Modify the Plan as follows:  
Debtor must file a modified plan by 12/20/21 or dismiss

ORDERED that debtor's counsel shall be allowed a legal fee of \$ 1,200 for representation in connection with this motion, which is to be paid (**choose one**):

☒ at closing      ☐ through the plan      ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

☐ is applicable ☒ is not applicable

ORDERED that the following other provisions apply:

Debtor may not cash-out any funds at closing;

Debtor must file a current budget (Schedules I&J) by 12/10/21 or dismiss;

Debtor must file a modified plan by 12/20/21 or dismiss;

30 day default on plan payments.

*rev.8/1/15*

In re:  
Kelly M Poesl  
Debtor

Case No. 19-25759-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 13, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db	+ Kelly M Poesl, 157 W. 4th Street, Bayonne, NJ 07002-1179

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, N.A. Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Seri DMcDonough@flwlaw.com
Jenee K. Ciccarelli	on behalf of Debtor Kelly M Poesl info@jc-lawpc.com nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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User: admin

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Date Rcvd: Dec 13, 2021

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Total Noticed: 1

TOTAL: 5